

**Information to identify the case:**

Debtor 1	Christina Sacro	Social Security number or ITIN xxx-xx-1888
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
	First Name    Middle Name    Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-11901-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina Sacro

7/24/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Christina Sacro  
 Debtor

Case No. 20-11901-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 35

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db +Christina Sacro, 9 Cozy Lane, Califon, NJ 07830-4320  
 518722154 +ACAR Leasing Ltd, POB 183853, Arlington, TX 76096-3853  
 518696613 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
 518696612 +American Express, PO Box 14581, Des Moines, IA 50306-3581  
 518719153 +American Express National Bank, Att: Zwicker Associates PC, POB 9043, Andover, MA 01810-0943  
 518708399 +American Express National Bank, c/o Zwicker and Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008  
 518696614 Aqua Water Company, 13 Pine Ridge Road, Califon, NJ 07830  
 518696615 +Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 518696616 +Bloom/Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 518745943 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 518794922 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City OK 73118-6051  
 518696625 +Midland Mtg/Midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 518787480 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 518696626 +Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500  
 518696627 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 518696631 +Zwicker & Associates PC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518714948 EDI: HNDA.COM Jul 25 2020 04:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 518786617 +EDI: PRA.COM Jul 25 2020 04:03:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518696617 +EDI: WFNNB.COM Jul 25 2020 04:03:00 Comenity Bank/Pier 1, Po Box 182789, Columbus, OH 43218-2789  
 518696618 +EDI: WFNNB.COM Jul 25 2020 04:03:00 Comenity Bank/Pttrybrn, Po Box 182789, Columbus, OH 43218-2789  
 518696619 +EDI: WFNNB.COM Jul 25 2020 04:03:00 Comenitybank/Talbots, Po Box 182789, Columbus, OH 43218-2789  
 518696620 +EDI: WFNNB.COM Jul 25 2020 04:03:00 Comenitybk/Westelm, Po Box 182789, Columbus, OH 43218-2789  
 518696621 +EDI: WFNNB.COM Jul 25 2020 04:03:00 Comenitybk/Williams Vs, Po Box 182120, Columbus, OH 43218-2120  
 518696622 +EDI: PHINAMERI.COM Jul 25 2020 04:03:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 518801331 EDI: JEFFERSONCAP.COM Jul 25 2020 04:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 518696623 EDI: JPMORGANCHASE Jul 25 2020 04:03:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850  
 518696624 +EDI: TSYS2.COM Jul 25 2020 04:03:00 Macys/Dsnb, Po Box 8218, Mason, OH 45040-8218  
 518777760 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541  
 518762730 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541  
 518696628 +EDI: RMSC.COM Jul 25 2020 04:03:00 Syncb/Gap, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
 518696630 +EDI: RMSC.COM Jul 25 2020 04:03:00 Syncb/Tjx, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
 518698208 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518793685 +EDI: AIS.COM Jul 25 2020 04:03:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518696629 Syncb/Lowe

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jul 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,  
atkinson@remote7solutions.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Nicholas Fitzgerald on behalf of Debtor Christina Sacro Fitz2Law@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4